

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ernest C. Crumb, Jr.
Jennifer L. Crumb
Debtors

Case No. 11-08142-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 3
Total Noticed: 59

Date Rcvd: Dec 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2016.

db/jdb +Ernest C. Crumb, Jr., Jennifer L. Crumb, 446 Newell St., Peckville, PA 18452-1814
aty Richard M Lipsman, 90 Park Avenue, New York, NY 10016-1301
4002197 +Ann E. Swartz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
3998418 BAC Home Loans Svcng. LP, Customer Service, CA6-919-01-41, Simi Valley, CA 93062
4333249 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4027235 +++Bank of America, N.A., PO Box 982235, El Paso, TX 79998-2235
4010951 +Capital One,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933
4088796 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
3998431 Home Depot, Bankruptcy Dept., PO Box 750328, Saint Louis MO 63179-0328
4651535 +LSF9 Master Participation Trust, Caliber Home Loans, Inc.,
P.O. Box 24330, Oklahoma City, OK 73134, LSF9 Master Participation Trust,
Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
4651534 LSF9 Master Participation Trust, Caliber Home Loans, Inc.,
P.O. Box 24330, Oklahoma City, OK 73134
3998437 +Locktite Security, 14200 East Exposition Ave, Aurora, CO 80012-2540
3998439 +Richard M. Lipsman, Esq., 90 Park Ave., New York, NY 10016-1301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Dec 02 2016 18:53:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr EDI: BL-CREDIGY.COM Dec 02 2016 18:53:00 Main Street Acquisition Corp,
Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001, MALVERN, PA 19355-0701
cr EDI: RECOVERYCORP.COM Dec 02 2016 18:53:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4111548 +EDI: BANKAMER.COM Dec 02 2016 18:53:00 Bank of America, N.A., 400 National Way,
Mailstop-CA6-010-01-23, Simi Valley, CA 93065-6414
3998421 EDI: CAPITALONE.COM Dec 02 2016 18:53:00 Capital One, P.O. Box 5155, Norcross, GA 30091,
Attn: Bankruptcy Dept.
3998419 +EDI: CAPITALONE.COM Dec 02 2016 18:53:00 Capital One, P.O. Box 85167,
Richmond, VA 23285-5167, Attn: Bankruptcy Dept.
3998420 +EDI: CAPITALONE.COM Dec 02 2016 18:53:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
4154051 +EDI: BASSASSOC.COM Dec 02 2016 18:53:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712,
Telephone: (520)577-1544 (Servicer) 85712-1083
3998422 +EDI: CHASE.COM Dec 02 2016 18:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
4025015 EDI: CHASE.COM Dec 02 2016 18:53:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
3998423 +EDI: RCSFNBMARIN.COM Dec 02 2016 18:53:00 CreditOne, P.O. Box 98873,
Las Vegas, NV 89193-8873
3998424 EDI: RCSDELL.COM Dec 02 2016 18:53:00 Dell Financial Services, PO BOX 81577,
Austin, TX 78708-1577
3998425 EDI: DISCOVER.COM Dec 02 2016 18:53:00 Discover, P.O. Box 30943,
Salt Lake City, UT 84130
4078407 EDI: RESURGENT.COM Dec 02 2016 18:53:00 Dell Financial Services L.L.C.,
c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
4002385 EDI: DISCOVER.COM Dec 02 2016 18:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4163511 EDI: RMSC.COM Dec 02 2016 18:53:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
3998426 +EDI: RMSC.COM Dec 02 2016 18:53:00 GE Capital Retail Bank/Gap, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell, GA 30076-9104
3998427 +EDI: RMSC.COM Dec 02 2016 18:53:00 GE Capital Retail Bank/Pay P, Attn: Bankruptcy,
P.O. Box 103104, Roswell, GA 30076-9104
3998428 +EDI: RMSC.COM Dec 02 2016 18:53:00 GE Capital Retail Bank/Wal-M, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell, GA 30076-9104
3998429 +EDI: RMSC.COM Dec 02 2016 18:53:00 GEMB-Gap, Attn: Bankruptcy Dept., P.O. Box 103104,
Roswell, GA 30076-9104
3998430 +EDI: RMSC.COM Dec 02 2016 18:53:00 GEMB-Old Navy, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell, GA 30076-9104
4020928 +EDI: BASSASSOC.COM Dec 02 2016 18:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
4021289 +EDI: BASSASSOC.COM Dec 02 2016 18:53:00 HSBC Bank Nevada, NA, Bass & Associates, PC,
3936 E Ft Lowell Rd Ste 200, Tucson, AZ 85712-1083
3998434 +EDI: HFC.COM Dec 02 2016 18:53:00 HSBC Card Services, P.O. Box 80084,
Salinas, CA 93912-0084
3998435 +EDI: HFC.COM Dec 02 2016 18:53:00 HSBC/Best Buy, Retail Services, P.O. Box 5893,
Carol Stream, IL 60197-5893
3998432 +E-mail/Text: miller@hnnbank.com Dec 02 2016 18:48:01 Honesdale National Bank,
P.O. Box 350, Honesdale, PA 18431-0350
3998436 EDI: CBSKOHLS.COM Dec 02 2016 18:53:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043

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User: TWilson
Form ID: 3180W

Page 2 of 3
Total Noticed: 59

Date Rcvd: Dec 02, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4037741 +EDI: OPHSUBSID.COM Dec 02 2016 18:53:00 LINDIA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4061655 EDI: RESURGENT.COM Dec 02 2016 18:53:00 LVNV Funding LLC its successors and assigns as,
assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4020052 EDI: RESURGENT.COM Dec 02 2016 18:53:00 LVNV Funding LLC its successors and assigns as,
assignee of FNBMLLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4394281 E-mail/Text: camanagement@mtb.com Dec 02 2016 18:48:02 Lakeview Loan Servicing, LLC,
c/o M&T Mortgage Corporation, One Fountain Plaza, 7th Floor - Payment Processing,
Buffalo, NY 14203-1495
4394282 +E-mail/Text: camanagement@mtb.com Dec 02 2016 18:48:02 Lakeview Loan Servicing, LLC,
c/o M&T Mortgage Corporation, One Fountain Plaza, 7th Floor - Payment Processing,
Buffalo, NY 14203-1495
4074353 EDI: BL-CREDIGY.COM Dec 02 2016 18:53:00 Main Street Acquisition Corp, Becket and Lee LLP,
Attorneys/Agent for Creditor, POB 3001, Malvern PA 193550701
4055856 +E-mail/Text: bknotice@ncmllc.com Dec 02 2016 18:48:09 National Capital Management, LLC,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
4050926 +EDI: OPHSUBSID.COM Dec 02 2016 18:53:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3998438 EDI: AGFINANCE.COM Dec 02 2016 18:53:00 OneMain Financial, Bankruptcy Dept.,
P.O. Box 6042, Sioux Falls, SD 57117-6042
4075029 EDI: PRA.COM Dec 02 2016 18:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4131923 EDI: PRA.COM Dec 02 2016 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4300378 +EDI: PRA.COM Dec 02 2016 18:53:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4163512 EDI: RECOVERYCORP.COM Dec 02 2016 18:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3998440 +EDI: SEARS.COM Dec 02 2016 18:53:00 Sears, 7920 NW 110th Street,
Kansas City, MO 64153-1270
3998441 +EDI: WFFC.COM Dec 02 2016 18:53:00 Wells Fargo Financial Penns, 4137 121st St.,
Urbandale, IA 50323-2310
4004543 EDI: WFFC.COM Dec 02 2016 18:53:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
3998442 +EDI: WFFC.COM Dec 02 2016 18:53:00 Wells Fargo Bank, N.A., P.O Box 5943,
Sioux Falls, SD 57117-5943
4374232 EDI: eCAST.COM Dec 02 2016 18:53:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
4374231 EDI: eCAST.COM Dec 02 2016 18:53:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
4038817* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Po Box 81577, Austin, TX 78708-1577)
3998433* +Honesdale National Bank, P.O. Box 350, Honesdale, PA 18431-0350
4075046* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541)
4445786* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
4005779* Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
4374234* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
4374233* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2016 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ASwartz@mwc-law.com,
ecfmail@mwc-law.com
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Joshua I Goldman on behalf of Creditor Bank of America, N.A., et al bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor LSF9 Master Participation Trust
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Tullio DeLuca on behalf of Debtor Ernest C. Crumb, Jr. tullio.deluca@verizon.net
Tullio DeLuca on behalf of Joint Debtor Jennifer L. Crumb tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Ernest C. Crumb Jr.**
First Name Middle Name Last Name
Debtor 2 **Jennifer L. Crumb**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:11-bk-08142-JJT**

Social Security number or ITIN **xxx-xx-3936**
EIN **-----**
Social Security number or ITIN **xxx-xx-7395**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ernest C. Crumb Jr.
aka Ernest Crumb Jr., aka Ernest C. Crumb, aka Ernest
Crumb, dba Ernie's, dba Ernie's Hot Dog Cart

Jennifer L. Crumb
aka Jennifer Lynn Crumb, aka Jennifer Crumb

By the
court:



December 2, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.